

ARMY PRE-RETIREMENT BRIEFING



HQ, Army Retirement Services
ATTN: DAPE-HRP-RSO
200 Stovall St.
Alexandria, VA 22332-0470
January 2010



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Note: *Retirement is a process NOT an event.*





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and
Retired



Army Retirement Services Homepage

[http://www.armyg1.army.mil/
retire](http://www.armyg1.army.mil/retire)

- *Army Echoes*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Pre-Retirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows





Retirement Services Officers (RSO) Pre-Retirement Support

- Pre-retirement briefing
- Survivor Benefit Plan (SBP) counseling
- Retirement literature
- Other transition services

Post-Retirement Support

- Retirement Services Office (RSO)
- Assist with pay, ID cards, medical issues
- Retiree Appreciation Day (RAD)
- Newsletters
- Retiree Councils

See: <http://www.armyg1.army.mil/rso/rso.asp>





Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- SGLI/VGLI
- Space-A Travel
- Applying for Retirement
- Combat-Related Special Comp
- Concurrent Receipt
- Retiree Mobilization





Applying for Length of Service (LOS) Retirement

• How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 Apr 06
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 05

• When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start of transition leave
Enlisted - **9** months before retirement date

• **NOTE: Recommend 12-month lead time for smoother transition**

• Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227-
- COL & LTC (P): Notify SLD, (703) 697-7996, DSN 227
- All others: Military Personnel Office
- **Note: CG, HRC-Fort Knox, is retirement authority for officers who have completed 20 but less than 30 years Federal active service, and SSG(P) and above not retiring at RCP**





Other Retirement Considerations

- 1st day of the month
 - retirement date if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a date no more than 6 months out
- Reassigned on a PCS
 - must wait 1 year to retire
- Retiring on same day as AD pay raise (*final pay only*)





Authorized vs. Selected Transition

<https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm>

- Authorized to use the Transition Center (TC) closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (if permitted by AR 635-10)
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
both stop upon departure from the overseas location





Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g. house-hunting, job-hunting)



20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for, based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm





Final Basic Pay Plan (DIEMS Pre 8

Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X
Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26)
- **Effective 1 Apr 07** basic pay milestones (over-30, over-34, over-38)
- Percentage Multipliers:

<u>Yrs of svc</u> thru 40	20	21	22	23	24	25	26	27	28	29	30
<u>Final Pay Multiplier %</u> 75 up to 100	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	

- **Full COLAs**

Retired Pay Calculator available at:

http://www.dod.mil/militarypay/retirement/calc/01_finalpay.html





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and
Retired



High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post
- Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay

- Typically an average of the last 3 years
- Percentage Multipliers:

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>
<u>30 thru 40</u>										
<u>High 3 Multiplier %</u>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5
75 up to 100										

- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Full COLAS

Retired Pay Calculator available at:

http://www.dod.mil/militarypay/retirement/calc/02_highthree.html





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Career Status Bonus (CSB)/REDUX (DIEMS post - ~~Plan~~ 86 - "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

• Percentage Multipliers -- Compared:

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>
<u>30 thru 40</u>										
<u>REDUX Multiplier %</u>	40	43.5	47	50.5	54	57.5	61	64.5	68	
<u>71.5 75 up to 100</u>										
<u>High-3/Final Multiplier %</u>	50	52.5	55	57.5	60	62.5	65	67.5	70	
<u>72.5 75 up to 100</u>										

- \$30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter



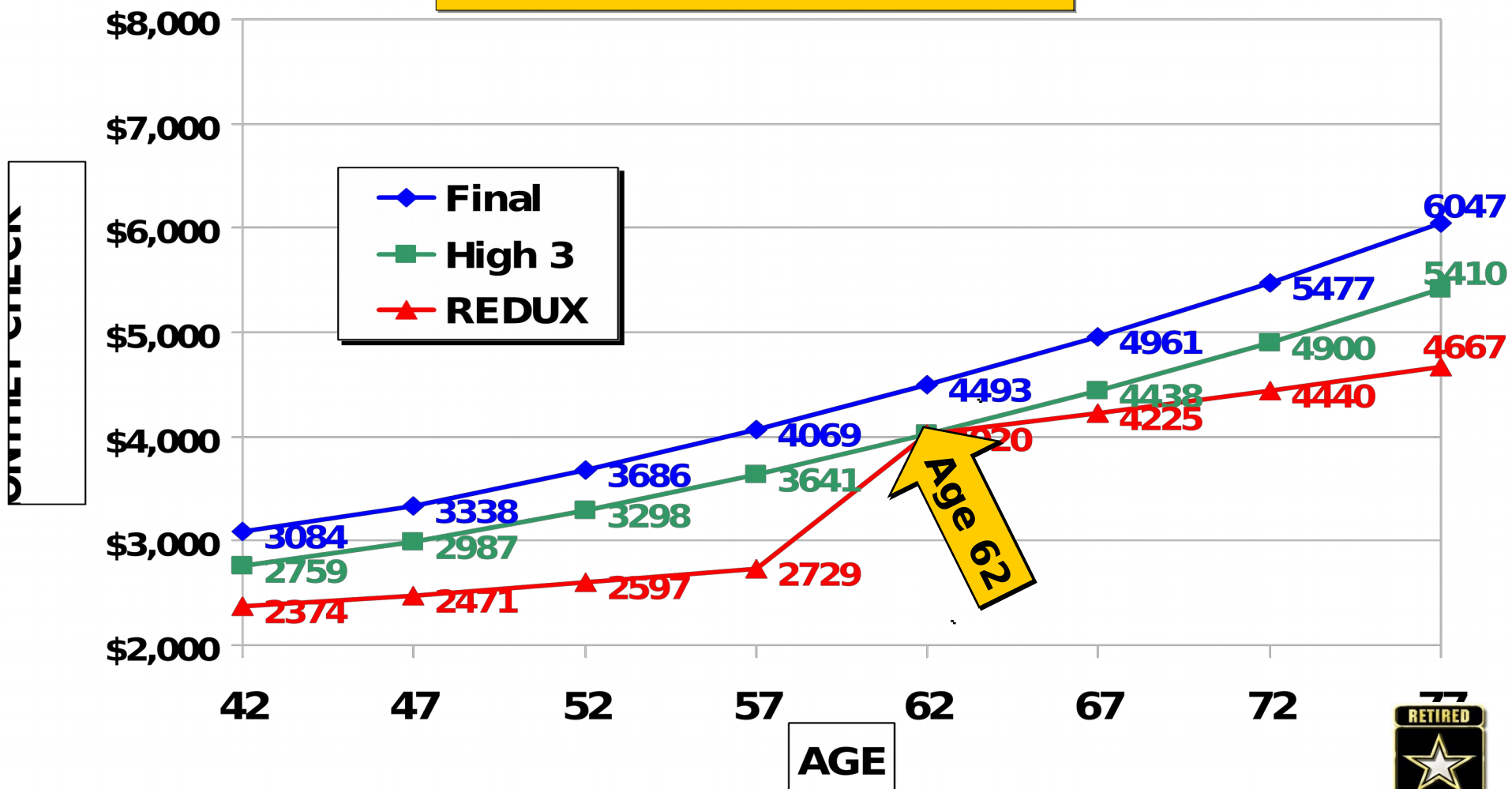


Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Growth over the years

Assumes average +2% COLA





Cost-of-Living Adjustments (COLA)

Final Basic Pay or High-3

- Full annual COLA
- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first COLA

REDUX (\$30K CSB)

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and

ENLISTED RETIREMENT APPLICATION PROCESS



DA 4187 and DA 4187-1 / DD FM 1506 and DD 2339

Project Manager endorsement

**Endorsement/DD FM 1506/DD 2339/DA 4187
and
D4187-1 to HRC**

**Approval/Disapproval from HRC can take up
to thirty
days**

<https://www.hrc.army.mil/site/protect/Active/epfa/Retire/default.htm>

**Approved Retirements RSO will notify Unit,
Soldier and process orders**

**Disapproved Retirements RSO will notify Unit
and Soldier**

*G-1, Human Resources Policy
Directorate*





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Copy 1			Circle the appropriate copy designator		Copy 4	
Copy 2			Copy 3		Copy 4	
PERSONNEL ACTION						
For use of this form, see AR 600-8-6 and DA PAM 600-8-21; the proponent agency is ODCSPER						
DATA REQUIRED BY THE PRIVACY ACT OF 1974						
AUTHORITY: Title 5, Section 3012; Title 10, USC, E.O. 9397.						
PRINCIPAL PURPOSE: Used by soldier in accordance with DA PAM 600-8-21 when requesting a personnel action on his/her own behalf (Section III).						
ROUTINE USES: To initiate the processing of a personnel action being requested by the soldier.						
DISCLOSURE: Voluntary. Failure to provide social security number may result in a delay or error in processing of the request for personnel action.						
1. THRU (Include ZIP Code) COMMANDER 244TH QM BN FORT LEE VA 23801		2. TO (Include ZIP Code) HUMAN RESOURCES DIRECTORATE ATTN IMNE-LEE-HRM FORT LEE VA 23801		3. FROM (Include ZIP Code) COMMANDER HHC 244TH QM BN FORT LEE VA 23801		
SECTION I - PERSONAL IDENTIFICATION						
4. NAME (Last, First, MI) JONES, MIKE A		5. GRADE OR RANK/PMOS/AOC SFC/92Y 4GQB		6. SOCIAL SECURITY NUMBER 222-22-2222		
SECTION II - DUTY STATUS CHANGE (AR 600-8-6)						
7. The above soldier's duty status is changed from _____ to _____ effective _____ hours, _____						
SECTION III - REQUEST FOR PERSONNEL ACTION						
8. I request the following action: (Check as appropriate)						
☐ Service School (Enl only)		☐ Special Forces Training/Assignment		☐ Identification Card		
☐ ROTC or Reserve Component Duty		☐ On-the-Job Training (Enl only)		☐ Identification Tags		
☐ Volunteering For Oversea Service		☐ Retesting in Army Personnel Tests		☐ Separate Rations		
☐ Ranger Training		☐ Reassignment Married Army Couples		☐ Leave - Excess/Advance/Outside CONUS		
☐ Reassignment Extreme Family Problems		☐ Reclassification		☐ Change of Name/SSN/DOB		
☐ Exchange Reassignment (Enl only)		☐ Officer Candidate School		☒ Other (Specify) VOLUNTARY RETIREMENT		
☐ Airborne Training		☐ Asgmt of Pers with Exceptional Family Members				
9. SIGNATURE OF SOLDIER (When required) -----SIGN-----				10. DATE (YYYYMMDD)		
SECTION IV - REMARKS (Applies to Sections II, III, and V) (Continue on separate sheet)						
1. REQUEST FOR VOLUNTARY RETIREMENT FROM ACTIVE DUTY IAW AR 635-200, CHAPTER 12. REQUEST TO RETIRE ON 30 JUNE 2007 AND PLACED ON THE RETIRE LIST 1 JULY 2007.						
2. REQUEST LOCATION OF CHOICE TO TRANSFER ACTIVITY: FORT LEE, VA						
3. THE FOLLOWING INFORMATION IS PROVIDED: BASD: 19850710 PEBD: 19810720 ETS: 20101230						
4. PTDY: 20070403-20070406; 20070409-20070413; 20070416-20070420; 2007423-20070427; 20070430						
5. TRANSITION LEAVE: 20070501-20070630						
6. DUTY PHONE: 804-734-6980 DSN: 687 HOME PHONE: 804-734-6973						
7. RETIREMENT ADDRESS: 3312 A AVE, FORT LEE, VA 23801						
8. AKO: jMikeA@us.army.mil						
SECTION V - CERTIFICATION/APPROVAL/DISAPPROVAL						
11. I certify that the duty status change (Section II) or that the request for personnel action (Section III) contained herein - ☐ HAS BEEN VERIFIED ☒ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ IS APPROVED ☐ IS DISAPPROVED						
12. COMMANDER/AUTHORIZED REPRESENTATIVE PERRY M SMITH, CPT, QM, CDR		13. SIGNATURE -----SIGN-----		14. DATE (YYYYMMDD)		

DA FORM 4187, JAN 2000

PREVIOUS EDITIONS ARE OBSOLETE

USAPA V1.00





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



PERSONNEL ACTION FORM ADDENDUM For use of this form see AR 600-8-6 and DA PAM 600-8-21; the proponent agency is ODCSPER		
1. NAME OF INDIVIDUAL JONES, MIKE		2. SSN 222-22-2222
3. RECOMMENDATIONS FOR APPROVAL/DISAPPROVAL		
a.	(1) ORGANIZATION HQ, 23RD QM BDE	(2) OFFICE SYMBOL ATSM-TPC-A
		(3) DATE 4 JUNE 2007
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☒ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED		
(5) COMMENTS		
(6) NAME CARTER, JOHN		(7) TITLE/POSITION/RANK BDE CDR/COL
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER SFC GREEN 734-6980
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☒ NO CHANGE
b.	(1) ORGANIZATION	(2) OFFICE SYMBOL
		(3) DATE
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☐ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED		
(5) COMMENTS		
(6) NAME		(7) TITLE/POSITION/RANK
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☐ NO CHANGE
c.	(1) ORGANIZATION	(2) OFFICE SYMBOL
		(3) DATE
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☐ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED		
(5) COMMENTS		
(6) NAME		(7) TITLE/POSITION/RANK
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☐ NO CHANGE
4. DISTRIBUTION (List all organizations to receive copy)		

DA FORM 4187-1-R, APR 95

USAPPC V1.10





OFFICER RETIREMENT APPLICATION PROCESS

- **JAG & Chaplain:** request is forwarded through their appropriate branch
- Request for COL and above must have General's endorsement
- **LTC and below:** MEMORANDUM FOR Commander, HRC, OPMD, ATTN: HRC-OPL-R, 1600 SPEARHEAD DIVISION AVENUE, FORT KNOX, KY 40122
- **LTC (P) and above** (SLD, GOMO and CMO is: Addressee's Office), Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200
- **Project Manager's endorsement memorandum**



Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired

(Letterhead)



(Your Office Symbol (Marks Number)

(Date)

MEMORANDUM THRU (Channels)

Human Resources Directorate, ATTN: Retirement Services Office, 1401 B Avenue, Fort Lee, Virginia 23801-1724

FOR: Commander, United States Army Human Resources Command, ATTN: HRC-OPL-R, 1600 Spearhead Division Avenue, Fort Knox, KY 40122

FOR: (LTC (P) and above) (SLD, GOMO and CMO is: Addressee's Office), Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200

Example for CMO:

FOR: Colonels Management Office, Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200

SUBJECT: Voluntary Retirement

1. Under the provisions of law cited in AR 600-8-24, I request that I be released from active duty and assignment on **(last day of the month which retirement would otherwise be effective)** and placed on the retired list on **(first day of the following month)** or as soon thereafter as practicable, and that I be transferred to the Retired Reserve immediately on retirement. I will have completed over **(number)** years of active Federal service on the requested retirement date.

\

2. I entered active duty in **(Enter city and state)** on **(Enter Day, Month, Year)**.

Home of Record at time of entry into active duty **(Enter street address, city, state and zip code)**.

G-1, Human Resources Policy

Directorate





Your Office Symbol (Mark Number)

SUBJECT: Voluntary Retirement

Supervisors, Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



3. Assignment status: **(Enter organization and station to which currently assigned and duty station to which attached, if any.)**

4. Authorized place of retirement: **(Enter the authorized and directed transfer activity where required to be processed - AR 635-10, para 2-18a. If applicable, identify the CONUS debarkation area.)**

5. Location of choice transfer activity: **(Members electing to be processed for retirement at a transfer activity other than one prescribed by AR 635-10, para 2-18a, enter an appropriate transfer activity as provided by AR 635-10, para 2-19; otherwise enter "not applicable")**

6. I have been counseled as Specified by AR 635-10, paragraph 2-19. I fully understand the provisions of AR 635-10, chapter 2, section V, concerning entitlement to per diem, travel, and transportation allowances based on retirement at a location of choice transfer activity.

7. I have read AR 600-8-24, paragraph 6-6 and 6-7. I am responsible for ensuring that a physical examination is complete not earlier than 4 months nor later than 1 month prior to my approved retirement date or start date of transition leave, whichever is earlier (subject physical is to be arranged through coordination with my unit of assignment). I am aware that the purpose of this examination is to ensure that my medical records reflect as accurately as possible my state of health on retirement and to protect my interests and those of the Government. I also understand that my retirement will take effect on the requested date and that I will not be held on active duty to complete this examination.

8. In accordance with title 10, United States Code, I understand that--

a. Enrollment in the Survivor Benefit Plan (SBP) is the only way that I may continue a portion of my retirement pay to my family at my death.

b. I must receive SBP counseling for myself and my spouse no less than 30 days before retirement.

c. I will be enrolled in full SBP coverage if I fail to elect otherwise in writing before my retirement.

d. I cannot elect less than full spouse SBP without my spouse's written agreement. I realize there are other forms that must be completed during SBP counseling.

e. Failure to return the completed spousal concurrence statement to the proper officials prior to my retirement will result in being irrevocably and irreversibly enrolled in SBP at full cost.

G-1, Human Resources Policy

Directorate





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



(Your Office Symbol (Marks Number)

SUBJECT: Voluntary Retirement

9. Address on retirement: **(Enter a reliable forwarding address for mail).**
10. I am familiar with AR 600-8-24, paragraph 6-22, and understand that if this application is accepted by the Secretary of the Army, it may not be withdrawn except for extreme compassionate reasons or for the definitely established convenience of the Government.
11. (If AR 600-8-24, para 6-16, is applicable, continue with the information required by para 6-16g, if not N/A is required).
12. As of the date of this application, I have **(number)** days accrued leave. I **(do/do not)** plan to take transition leave. **(If applicable, complete the following:)** I plan to take **(number)** days leave and **(number)** days permissive TDY on the following dates. **(Enter days if applicable)**
13. I understand the provisions of AR 600-8-24, table 6-2, pertaining to determination of my retirement grade. Considering those provisions and after a review of my records, I believe that I am entitled to retire in the grade of (grade). I understand that final determination of my retired grade will be made by HQDA and that I will be informed if I am not entitled to retire in the grade I have specified in this paragraph.
14. This application is not submitted in lieu of complying with PCS instructions.
15. I understand that if I participated in certain advanced education programs, I may be required to reimburse the U.S. Government as stated in written agreement made by me with the U.S. Government under law and regulation.
16. My current duty telephone numbers are as follows:
DSN: (000-0000) Commercial: ((000) 000-0000)
17. A fax machine is available at the following:
DSN: (000-0000) Commercial: (000) 000-0000)

JOHN J. DOE
COL, IN
SSN





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



OFFICER RETIREMENT ENDORSEMENT MEMO

(Letterhead)

Date of

Office Symbol

Memo

MEMORANDUM FOR Human Resources Directorate, ATTN: IMNE-LEE-HRM, Retirement Services

Office,

1401 B Avenue, Fort Lee, VA 23801-1724

SUBJECT: Request for Voluntary Retirement (**Rank Name, SSN, MOS**)

1. Recommend Approval.

2. Point of contact is _____ at () ____ - ____

Commander's
Signature block





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and

Retired

Army Benefits Tool



Army Knowledge Online - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Reload Print Mail Print Preview

Address <https://www.us.army.mil> Go

Tuesday, 1 November 2005

Search All AKO This Site

Search [Advanced Search](#)

☐ AKO Sites
☒ AKO Files
☐ DA Pubs & Forms
☐ People (White Pages)

[CAC Registration](#)
[Create AKO Content](#)

Content Directory

Pages Files Forums

My Benefits
[View Subgroups](#)

My Favorites [Edit]

Pages Links Files Forums

You have not bookmarked any pages.

[Army Organizations](#)
[Self Service](#)
[Reference](#)

My Benefits

[Group Detail](#) [Send Feedback](#) [Send Link](#) [Bookmark](#)

Army Benefits Tool Leader Message



Soldier Life Cycle Benefits

The Army recognizes that pay, benefits and entitlements are important to all soldiers and families including Active, Reserve, Guard and retirees. Browsing the various sites provides key information for their life cycle planning.

[» Page Instructions](#)

Retirement

- [Army Retirement Services Office \(RSO\)](#)
- [Social Security Administration](#)
- [Veterans Affairs \(VA\)](#)
- [Survivor Benefit Plan \(SBP\)](#)
- [SBP Open Enrollment](#)
- [TRICARE](#)
- [Pay and Entitlements \(DFAS\)](#)
- [Permanent Change of Station \(PCS\) Allowance](#)
- [Armed Forces Retirement Home](#)
- [Combat-Related Special Compensation \(CRSC\)](#)

Casualty Affairs & Survivors Assistance

- [Army Casualty Web Site](#)
- [VA Benefits Information](#)
- [VA Survivor Benefits Home Page](#)
- [Burial - Veterans Burial and Memorial Benefits](#)
- [Survivor Benefit Plan \(SBP\)](#)
- [Survivors & Eligible Dependents VA Benefits](#)
- [Social Security On-line](#)
- [Disability Information Online](#)
- [Army Emergency Relief Survivor Assistance](#)
- [Education - Survivors' and Dependents' Educational Assistance Program](#)
- [National Archives - Military Records Request](#)
- [Former POWs and their Survivors](#)
- [Casualty Assistance Officer WebGuide](#)

Calculators

- [Thrift Savings Program Calculators](#)
- [Retirement - Final Pay](#)
- [Retirement - High 3](#)
- [Career Service Bonus \(CSB\)/REDUX Retirement](#)
- [Survivor Benefit Plan \(SBP\) Calculator](#)

Recruiting, Pay, and Retention

- [U.S. Army Recruiting Command \(USAREC\)](#)
- [Pay and Entitlements \(DFAS\)](#)
- [Military Compensation \(OSD\)](#)
- [Date Initially Entered Military Service \(DIEMS\)](#)

Soldier and Family Well-Being

- [TRICARE](#)
- [Army Education Online](#)
- [eArmyU](#)
- [Thrift Savings Plan \(TSP\)](#)
- [Career Status Bonus \(CSB\)](#)
- [TRICARE DEERS Update](#)
- [Servicemembers' and Veterans' Group Life Insurance](#)
- [Legal Assistance](#)
- [IRS - Combat Zone Tax Information](#)
- [Defense Commissary Agency](#)
- [Post Exchange \(PX/AAFES\)](#)
- [Army MWR/Family Support](#)

Transitioning

Done

Start

Internet

A..

2:02 PM



Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay...
 - reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issues only when there is a change (e.g., COLA, allotment, taxes).



<http://www.dod.mil/dfas>





Dividing Retired Pay as Property (With a Former Spouse)

- **NOT AUTOMATIC**

- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- Direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of disposable pay*





States With No Personal Income Tax

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming





States That Do Not Tax Military Retired Pay



- Alabama
- Hawaii
- Illinois
- Kansas
- Kentucky
- Louisiana
- Massachusetts
- Michigan
- Mississippi
- Ohio
- Oregon *
- New Jersey
- New York *
- North Carolina *
- Pennsylvania *
- Wisconsin

* *if certain qualifications are met*

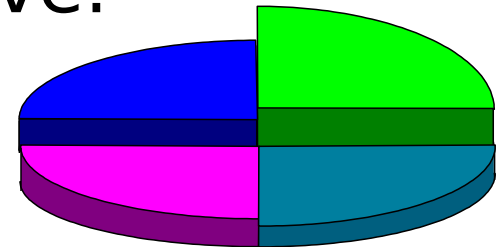




Allotments

- In retirement, permitted to have:

- 6 “discretionary”
- 9 “non-discretionary”



- For recall Soldiers at retirement:

- NONE continue from active duty
- ALL must be re-initiated after separation
- WHY? DFAS-CL has no interface with DFAS-IN; each
- “recall/separate” account is built manually

- Can start/stop/change via myPay @

<https://mypay.dfas.mil>

CFC, VEAP, and SGLI deductions automatically stop upon retirement





Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL Military retired pay!
- Go to <http://www.ssa.gov> for in-depth Social Security information





2 New Compensations Enacted *Since 1 Jun 03*

- Goal: Replace lost (offset) retired pay for SOME retirees via phased-in payments
- Who:
 1. Combat-Disabled
Combat-Related Special Compensation
 2. Service-Disabled
Concurrent Retirement & Disability Payments





Combat-Related Special Compensation (CRSC)

- Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Soldiers with combat-related injuries. With CRSC you can receive both your full military retirement pay and your VA disability compensation, if the injury is combat-related
- Service eligibility:
 - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)
- Disability eligibility:
 - <https://www.hrc.army.mil/site/cvsc/index.html> Combat-related injuries rated by VA as 10% or greater





CRSC

- How To Apply:
 - complete DD Form 2860
 - <http://www.dod.mil/prhome/docs/DD2860T.pdf>
 - attach supporting documents
 - mail to address on form
- Army information numbers:
 - 1-866-281-3254
- Online info available at:
 - <https://www.hrc.army.mil/site/crsc/>
 - <http://www.dod.mil/prhome/mppocrsc.html>
 - <http://www.armyg1.army.mil/retire>





Concurrent Retirement and Disability Payments (CRDP)

- Provides full concurrent receipt of retired pay AND VA for SOME retirees over a 10-year phased-in period (2005 - 2014)
- Eligibility Requirements
 - Must be a Military Retiree with 20 or more yrs of service
 - Must hold VA service-related disability rating of 50% or more
 - If a Chapter 61 Medical Retiree, must have 20 or more yrs of service
 - RC Retiree (in receipt of pay)
- No application needed
- CRDP is treated like retired pay, taxed and divisible

<http://www.dfas.mil/retiredpay/concurrentretirementanddisabilitypay.html>





CRSC ^{Retired} or CRDP?

- Can't receive both
 - both serve same purpose
 - restore lost retired pay
- If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period
- DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP
- Which IS more advantageous?...You decide:
 - CRSC is tax-free, non-divisible
 - CRDP is treated like retired pay, taxed and divisible





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (add'l \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is service-connected
- \$10K (or \$30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



VA Service-Connected Disability Compensation

Rate as of 2011	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$123		
20	243		
30	376	\$421	\$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

***No Change for 2011 As There Was No COLA**

G-1, Human Resources Policy

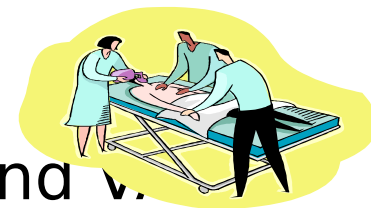
Director, **Increase**





Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and v. retirement physical
- Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner.

• **For More Information, Visit VA Web Site at <http://www.va.gov> or Call Toll-Free**

G-1, Human Resources Policy

Disability Benefits/General Information: 1-800-827-1000





Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of family member records
- May be hard to obtain after retirement





Gulf War Veterans

- DOD and VA offer free medical exams:
 - DoD's: Comprehensive Clinical Evaluation Program (CCEP)
 - VA's: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

<http://www1.va.gov/gulfwar/>
<http://www.gulflink.osd.mil>





SGLI & VGLI

- SGLI is FREE for 120 days after ret. (or up to two years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after ret)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)



• Submit the first month's VGLI premium with your application



Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



VGLI Premium Schedule - Monthly Rates (Examples)

Insurance

Amount

Age

	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-</u>	
<u>69</u>	<u>70-74</u>	<u>75 & over</u>					
\$400K	\$68	\$88	\$144	\$268	\$432	\$600	\$900
	\$1800						
\$300K		\$51	\$66	\$180	\$201	\$324	\$450
	\$675		\$1350				
\$250K	\$43		\$55	\$90	\$167	\$270	
\$375	\$562		\$1125				
\$200K	\$34		\$44	\$72	\$134	\$216	
\$300	\$450		\$900				
\$150K	\$26		\$33	\$54	\$100	\$168	
\$225*	\$337		\$675				





DD Form 214 (Certificate of Discharge from Active Duty)

- Check for accuracy before signing
- Copies:
 - #1 - yours
 - #2 - Military's record
 - #3 - to VA if you apply for VA disability
 - #4 - request it; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)
- Replace missing ones immediately upon loss by going to: 





At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package
 - U.S. Flag
 - Army Retired Pin





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I – non-disability, retired less than 5 years,
under 60
 - Cat II – non-disability, retired more than 5 years,
under 60





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and
Retired



Federal Long Term Care Insurance

- Launched by OPM in 2002
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE
- Enroll anytime...no Open Season wait
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out...compare policies...be a wise consumer

<http://www.LTCFEDS.com>





“Space-A” Travel



- Retirees may travel within CONUS or OCONUS
- Change to family member privileges:
 - A 1-year test began 1 Apr 03, and has been extended indefinitely
 - Allows their Family members to travel in CONUS with the Military sponsor
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and



Retired Soldier E-mail

Account

http
www
@

- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics

<https://www.us.army.mil>





Retired Soldier Motto: “*Retired...Still Serving*”

Opportunities to Still Serve Include:

- Installation Retiree Councils
- CSA Retiree Council



Recent Council reports available at:

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>



Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Thank you for your Service



Please make an appointment
to receive your separate SBP
briefing. You can access the
HQDA SBP briefing at:

[http://www.armyg1.army.mil/rso/survivor
benefit plan/SBP DAslides.ppt](http://www.armyg1.army.mil/rso/survivor_benefit_plan/SBP_DAslides.ppt)